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On Class, Culture and the Creation of the Neoliberal Subject: The Case of Jordan

Abstract

A growing body of literature in anthropology, geography and development studies argues for the need to recognize the importance of local agency, resistance and contestation in processes of neoliberal subject creation. These studies emphasize the spatial and historical diversity of neoliberalism, and provide an important corrective to the often totalizing and universalizing accounts of previous Foucauldian studies of neoliberal governmentality. Despite this, there continues to be a general neglect of class analysis and political economy in studies of neoliberal subject formation. This paper draws on an ethnographic study of an entrepreneurship and microcredit youth program in Jordan, to argue for the importance of political economy in understanding local contestations of neoliberal governmentality. The analysis provided here points to the need to recognize the continuing importance of material constraints in addition to cultural and ideological convictions in shaping local engagements with neoliberalism, and to the relevance of class awareness, even in contexts in which specific class identities and consciousnesses may be blurred.

Introduction

Save the Children Trainer: *Now that you have the business plan and you have the money to implement it, your neighbours' house burned down, they have kids and the whole family is thrown in the streets. What would you do?*

Hussein: *Of course we would give the money to the family, there is no doubt about it. Are you asking us to think?*

The unanimous nods that Hussein's response got from his classmates in a Save the Children Program to teach microcredit to the marginalized youth of Amman, angered the trainer who told the future entrepreneurs: *You are never going to be good businessmen, I have been teaching you all semester long to focus on your aims and goals to ignore any distractions, and to think of yourselves only.*¹

The story above reflects the ideal narration of the creation of the neoliberal subject: the entrepreneurial (training for microcredits), individualistic (think of yourself) self who believes in the free market (focus on aims and goals). The story, however, does not stop at this point. The crux of it is in the response to the trainer by one of the trainees, who addressed the class saying:

I am the son of Zarqa and my neighbour's house burns down and you are telling me I should ignore that and focus on getting my business started! To hell with you and the SMEs, I do not want to be an entrepreneur.... If having my own business is going to lead me to forget my neighbors.... If it is going to lead me to ignore the pain of my neighbors, I do not want to be my own boss [which is an expression they use in the training to refer to the entrepreneurs]. Do you know who my

¹ Fieldnotes, Save the Children Najah Program, January 20, 2006.

neighbors are? They are either my cousins, my uncles or even brothers and sisters and you are asking me to forget about them and focus on my business...I do not need your training. We poor people survive by leaning on each other by helping each other, we live all together, not like you in west Amman each lives in his own world!

This local encounter highlights many of the tensions surrounding neoliberal subject creation in the context of development interventions that form the focus of this paper. In the first instance, it clearly represents a local contestation of a microcredit training program, and highlights the need for ethnographic research that can identify the space between discursive formation and on the ground practice, in order to understand what Ferguson (2010) refers to as the “complex relation between the intentionality of planning and the strategic intelligibility of outcomes.” Governable subjects do not represent a blank slate in which programs of the creation of neoliberal subjects are inscribed: local geographic and historical contexts, social relationships, identities and consciousnesses continue to be important in the reworking of capitalism everywhere in the world. In this case, the conflict led to the trainees leaving the class, and classes were cancelled until the director of the program intervened to resolve the dispute. Such conflicts have been the focus of a growing body of studies on the creation of neoliberal subjectivity, as discussed below.

However, two further observations about this conflict are important to note. Previous studies of such conflicts have tended to focus on the role of culture in generating local contestations of neoliberal subject formation: for example, Adas (2006) notes the role of Islamic culture in generating opposition to the promotion of individualism in microcredit programs; and Karim (2001, 2011) and Bernal and Grewal (2014) argue that NGO programs for women, rather than leading to the creation of neoliberal subjects have led to more consolidation of traditional forms and relationships of patriarchal power. But in the example above, it is not just culture but a form of class consciousness that led to trainee opposition to the training program: in particular, trainees were committed to principles of collective solidarity and action, based on an understanding of themselves as being embedded within and attached to social relationships of family, neighbourhood and the broader status of being “poor” – a status that in the Arab world is explicitly invoked as a marker of socio-economic class (Antoun, 2000; Hourani, 2005; Khoury, 2003; Parker, 2008; Shryock, 2000; Traboulsi, 2014). Finally, although this encounter clearly illustrates the existence of local contestation of neoliberal training programs, it does not mean that these programs have necessarily been failures. For although classes were briefly cancelled, the trainees involved in this dispute subsequently returned and remained with the training program for its duration. The program continued to train other young Jordanians from the same neighborhood for a further two years after this incident. The reasons for this (and other such programs’) success, however, have had less to do with their ability to reshape trainees’ cultural ideologies and identities of the self, and more to do with economic and other material incentives and constraints, that push and pull the local poor to take up the subject positions being offered to them in these development programs. Four of the trainees involved in this dispute, for example, were later able to obtain funding, through the program, for their own small scale business projects.

In the following paper, I draw on an ethnographic study of an entrepreneurship and microcredit youth program in Jordan, from which this example is drawn, to argue for the importance of class analysis and the attention to political economy in understanding local contestations of neoliberal governmentality. In recent studies of the spread of neoliberalism and creation of neoliberal subjects in contexts around the world, there has been a danger of over-emphasizing the role of cultural consent and conviction and neglecting the continuing importance of what Marx (1867) once referred to as the “dull compulsion of economic relations” in shaping local acquiescence to neoliberal forms of social and political practice. In the context of the postcolonial turn to identity, and critiques of previous class based theories of social conflict as being overly simplistic, deterministic and Eurocentric, there has been a tendency, as well, of throwing the baby out with the bath water, and ignoring all forms of class consciousness and action based on class awareness (Bloch, 2001; Mintz, 1986). In Jordan, as elsewhere in the Arab World, social theories of class that were derived from Western industrial societies were always of limited relevance; and many scholars, consequently, have argued for the importance of focusing analysis on other social stratifications, such as religion, family and tribal affiliation (e.g., Amawi, 1992; Amin, 2011; Batatu, 1987; Bayloulou 2003; Mundy, 1991; Sengebusch and Sonay, 2014). However, as Traboulsi (2014, p.12) argues, all of these social structures intersect with class: “Social orders —i.e. groups bound by ties of blood, gender, religion, sect or ethnicity—are not simply a reflection of class relations but actually intersect with them without conforming exactly to their pattern—bearing in mind that ultimately they remain governed by the class structure to the very extent that this structure controls access to social resources, or, in other words, controls the social surplus.” The key point here is that it is important to look at both material as well as cultural issues, and at class as well as other group identities when considering social conflict and consent surrounding the spread of neoliberal policy and practice. This paper proceeds by reviewing the literature on neoliberal subject creation and its contestation, before turning to the specific case of microcredit training in Jordan. Using this example from Jordan, the paper analyses both local contestation and acquiescence to these training programs, not just by trainees but trainers as well, in terms of material incentives and constraints, as well as the influence of class consciousness and awareness.

Governmentality, Cultural Agency and Class

Starting in the 1990s, a body of academic literature developed that argued for the need to shift understandings of neoliberalism as constituting the retreat of the state from the economy, toward an understanding of neoliberalism as entailing the autonomization of society through the invention and proliferation of new quasi-economic models of action for the independent conduct of its activity (Barry et al., 1996; Rose, 1992, 1998, 1999). The emphasis is on the changing role of government, predicated on interventions to create the organizational as well as subjective conditions for entrepreneurship, though inciting individuals to become entrepreneurs in and of themselves. In anthropology, geography and development studies, this shift led to the proliferation of studies of governmentality across the globe that focused on the creation of neoliberal subjects in increasingly diverse contexts, in particular through a wide range of microcredit, enterprise and other developmental and educational interventions (Appadurai, 2002; Bryant, 2002; Ferguson and Gupta, 2002; Goldman, 2001a, 2001b;

McDonald, 1999; Moore, 2000). Studies of neoliberal governmentality flourished with ethnographic research on microcredit, which was seen as epitomizing the creation of the neoliberal subject, the entrepreneur, the volunteer, the responsabilized (Barry et al., 1996; Cruisbank, 1993; Hyatt, 1997; Rose 1979, 1988, 1989, 1996; Rose and Miller, 1999). In the Arab world, there have been a number of studies that have analysed microcredit programs similar to that studied here, and that have tried to contextualise these programs and document the range of responses they elicit from their participants (e.g., Bocco, 2009; Elyachar, 2006; Husseiny, 2010). These papers provide invaluable insights into how beneficiaries of microcredit negotiate program policies, and context the creation of neoliberal subjectivity based on their own situated interests and agendas.

The concept of governmentality has been useful in opening up space for examining how power operates in both nongovernmental organizations and multinational corporations, since it decenters the state as a monolithic source of power. Governmental power in this view operates not through imposition or repression but rather through cultivating the conditions in which non-sovereign subjects are constituted. However, a more recent wave of studies has raised concern over the overly totalizing and universalizing claims of some studies of governmentality (Hart, 2004; Lawson, 2007). Gupta (2001: 96) argues that “we have to consider how governmentality is itself a conjunctural and crisis-ridden enterprise, how it engenders its own mode of resistance and makes, meets, molds, or is contested by new subjects.” Ferguson (1994) suggests that an analytics of political power might need to look at more than just what different actors want to happen and more at how these plans are played out in a field of contestation against other actors with their own agendas. The focus on rationalities as the privileged entry point of analysis might in fact be poorly suited to understanding the strategic dimensions of programs of rule when we deal with planned interventions by powerful parties, for it is tempting to see in the discourse and intentions of such parties the logic that defines the train of events. Hence, many ethnographic studies have been conducted to probe counter-hegemonic possibilities and have been conducted with an emphasis on conjunctural articulations of development ideologies with situated material processes.

Attending to conjunctural specificities not only challenges understandings of neoliberal development as unfolding teleology; it also reveals the concrete historical possibilities of transformation. Shakya and Rafkin (2008) thus show how the poor bring their own “poverty truths” to bear on their own practices as the beneficiaries of development. Rafkin (2008) argues that in socialist market economy Vietnam, microfinance has been harnessed to an ideologically contrary project of extending state banking. Roy (2008: 191) explores the multiplicities of microfinance in the Grameen Bank and BRAC in Bangladesh, Hezbollah in Lebanon, and a scattered array of “double agent” experts, who manage to “practice critique” at the heart of the Washington consensus. Elyachar’s (2006) study of craftsmen in Cairo who were turned into entrepreneurs by international agencies and the state focused on how these craftsmen were nonetheless able to manipulate the emergent enterprise system according to pre-existing interests, identities and ideologies. These craftsmen were aware that the Egyptian state and its international financial allies and development agencies were dependent upon their own success, as they helped to provide jobs and prevent the young make population from erupting in violence (for other similar examples, see Ferguson and Gupta, 2002; Hyatt, 1997; Ong, 2001). Other studies on microfinance and

microcredit in the Middle East have focused on pious neoliberalism, on how Islamist groups use microcredit and other financing forms to create the “pious neoliberal subject,” a process through which both neoliberalism and religion are transformed (Assaf; Atia, 2010; Kamaran, 2012; Momtaz, 2012; Tugan 2013). Roy (2010) maps the use of microcredit by Hizbullah and Hamas and claims they use this form as part of resistance.

All of these studies have provided invaluable insights into how critical ethnography can reveal the irregularities of programs of governmentality and their contestation from below. However, most of these studies have focused on different forms of cultural resistance (based on gender, family relations, religion and identity) and neglected the continuing importance of class analysis. This focus on culture and identity is part of a more general turn away from political economy that has taken place within postcolonial studies (Chiber 2012). Yet the rejection of what has been dubbed by some anthropologists as “economism” and the “tyrannies of science” should not lead to a retreat from questions of capitalism or to premature celebrations of cultural globalization (Hart, 2013). In this paper, I argue that we need to draw on class analysis and political economy, not in order to negate the importance of culture, cultural identities and resistance, but rather to add to previous cultural analyses and thereby extend the critique of governmentality studies in Jordan, as elsewhere.

There are two key issues here. First, the “cultural turn” has led to a risk of over-emphasizing cultural and ideological bases of action, while neglecting the role of basic economic and material factors (Jessop and Sum 2001; Mitchell 1990; Turner 1988). While culture and ideology are, of course, important in shaping practice, sometimes people act not through consent or conviction but through more basic pragmatic material interests. The second issue is that while the notion of class identity and class consciousness has been correctly problematized both in the western and Arab contexts over the past decades – in terms of the limited and declining relevance of clearly defined working class and middle class identities for many individuals and groups – class awareness and class-based ideologies nevertheless continue to be highly relevant in the Arab world as elsewhere. This includes both critical awareness of what are often radical economic, social and political inequalities in Arab and other societies, as well as differing ideological values and attachments that are linked with different economic positions in society (Amin, 2012; Traboulsi, 2014). In the wake of the Arab spring, a revived interest in class analysis became prominent. A growing body of literature argues that the Arab Spring was a result of the deepening inequality caused by the neoliberal policies adopted in the different countries that witnessed the Arab Spring (Dahi 2011; Hanieh, 2014; Joya, 2010). Accordingly, many revisionist scholars are calling for a renewed need to include class analysis in the study of cultural history of the Middle East (Jones, 2015).

While much of this literature is based on classic definitions of classes as being based on material wealth, others have focused on the changing nature and increasing heterogeneity of Arab middle classes, and the need to analyze classes in a global perspective (Bayat, 2013; Kandil, 2012; Koshrokovar, 2012); adopt socioeconomic approaches to the study of lifestyle and taste (Bilchorz, 2014; Neubert, 2014); and adopt a historical perspective on the specifically colonialist contexts of class formation in the Middle East (Watenpugh, 2014). Criticisms of economism and class determinism

are, of course, important; but they should not lead to the neglect of the continuing significance of political economy, class awareness and class-based consciousness and ideology. As Rajiva (2013, p. 16) argues, there is a need for “richer qualitative data in studies of class identity so that researchers can explore subjects’ accounts for the ‘nuances of class identification’, in order to avoid ‘abstract expectations’ of class identities and class awareness” (Rajiva is quoting from Devine and Savage (2005) in this passage). In reading class identity and positioning in qualitative data, it is vital to recognise that “although respondents [often fail] to raise the issue of class specifically, much of their talk about parents, education, career trajectories, family and neighbourhood [contains] information that [is] about class” (Finn 2009, p. 285; as quoted in Rajiva, 2013, p. 19).

Microcredit in Amman, Jordan

The west [of Amman] is different. People are not like us; they speak differently; they wear different clothes. In the west, people walk differently. It is very different. The west is different... It is better, there are nice cars, their houses are different and their shops are too.

These are the comments of one student from Jabal Al Nadhif (one of the pockets of poverty in Amman) commenting on her visit to the west – as in west Amman. The visit was part of Save the Children USA’s program tailored to teach tolerance to the poor youth of Amman. These teaching for tolerance programs started after the 2005 attacks on three Amman hotels on November, 9, 2005, which left sixty dead and hundreds injured. The government as well as the international community immediately blamed extremist Islamists who come from the poor areas, and NGOs were engaged to teach youth tolerance to prevent any such attacks in the future. These programs targeted poor youth and sought to “show the poor, where terrorism is breeding, that people in west Amman who were the targets of terrorist attacks, are just like them.”² The stability of the country became a priority for American foreign policy and Jordan received the highest aid from the US after Israel and Egypt between 2002 and 2007. The gap between the rich and poor who live in different parts of Amman was so huge that the poor people of Amman thought they were moving to a different country, a country in the west where everything is “neat, clean, different like we see on the television.”

Jordan was one of the first countries in the Arab World that implemented structural adjustment and privatization programs. Economic liberalization started under King Hussein in 1987, but accelerated with King Abdullah’s rise to power in 1995. Like elsewhere in the world, the introduction of a market economy has exacerbated class divisions and centralized wealth in the hands of the few. In 2008, after 20 years of market reform, 10% of Jordanians earned 40% of the total income of the country, while the 35% of the population below poverty line earned 2% of the total income (Seif, 2010). Amman itself is home to 25% of the total poor population and 90% of the wealthiest people (top quintile of earners) in the country. The accumulation of wealth in the hands of the few divided Amman into gated communities, in which the rich live, and slums which are overpopulated with poor Ammanis. The disconnection between “old” and “new”, “rich” and “poor”, the gated communities and slums of Amman, was further

² Personal interview with David Waldo, Save the Children USA, November, 10, 2006.

exacerbated by the networks of roads and bridges that are tailored to “connect rich and gated Amman to the global market and isolate it from its poor neighborhood. Rich areas are connected together, and to the airport in a way to avoid passing through the poor areas of the city” (Parker, 2009). Wealth differentiation is not only built on material wealth, but is closely intertwined with other social groupings, such as family and tribe. Hourani (2012) shows the interpenetration of the political and the economic in the formation of politico-economic oligarchies based on families, tribes, merchants and other important functionaries, that are still influential in the economic/political scene in Jordan today (see also, Amawi, 1992; Razzaz, 1991; Sukarieh, 2008).

At the turn of the century, many new American-led projects targeting youth, women and civil society were piloted in Jordan and then exported to other Arab states. Jordan is geostrategically very important for the USA, especially during the war on Iraq. Hence, the need to stabilize the country and this was partly done through turning it into a workshop of empire: Jordan between 2003 and 2007 was the third largest recipient of USAID funds and most of the projects tailored to the Arab region were piloted in Jordan such as Injaz, the Arabic version of Junior Achievement and many of the Save the Children Projects, including the youth microcredit projects that are the subject of this paper. Many of these projects focus on promoting microcredit and local entrepreneurship, but target different segments of Jordan’s population. While all provide funding and training, the scale of funding and nature of training varies considerably between them. One set of projects is tailored to upper middle class university graduates, and provides seed money investment and business plan development assistance for projects that are often national and even international in scale. Participants usually come from the wealthiest families in Jordan, and tend to be graduates who studied business in American universities, whether in the region or abroad.³ The second type of microcredit is tailored to the middle class. It entails helping youth to get small funds as loans from the banks to start small companies with some training in business plans from the NGOs.⁴ The third type, which is the focus of this paper, is microcredit tailored to the poor in Jordan and aims at “training them to be their own bosses” as David Waldo, Save the Children USA director, explains. Jordanian youth in these programs are subject to technologies of the self with NGOs promoting transparency, entrepreneurship, leadership and so on. All of these programs focus on training for microcredit and employability, and developing skills – such as writing a CV, learning about success stories, starting your own business and conducting interviews.

Save the Children USA’s Najah program (meaning “success”), the subject of this study, was one of many microcredit projects that targeted the poor and the marginalized. The site of the research is Jabal Al Nadhif in Amman, one of the 32 designated pockets of poverty by the government that were sites for 20 different microcredit training programs run by Save the Children. The program starts by training the young participants how to be entrepreneurs. This includes developing an idea, reading the market, testing the idea, developing a business plan, looking for funds, and presenting the idea to funders. During the semester, students also read success stories of Jordanian businesspeople who made it in the market. They either visit their businesses or listen to them in the center. The stories are told in a teleological way: most of the businessmen are self made who made it because they worked hard.

³ Personal interview November, 12, 2006

⁴ Personal Interview with the head of the center, Amman November 22, 2007

Trainees also take English classes since it is “the global language” or “the language of business” and “if you want to be an entrepreneur you need to learn how to write in English, no banks accept business plans that are not written in English,” as the English teacher told the class in the first English session.⁵ Najah, unlike other microcredit projects elsewhere around the world, does not aim at capitalizing on the poor. Participants were not asked to take out loans, but were offered up to 400 Jordanian Dinars (equivalent to 600 US dollars), out of a fund that was paid for by the private sector as well as Save the Children and USAID to start their own entrepreneurial projects. The seminar for training entrepreneurs lasts for three months and students meet four times a week for three hours.

The data for this chapter is based on interviews and observations I conducted in Amman between 2005-2007, and then in the summer of 2008 after the economic crisis. During my field work, I attended seminars and conducted interviews with different NGO employees as well as administrators. This paper is based on the seminar I attended in the summer of 2007, before the economic crisis. There were 17 students/entrepreneurs in their twenties attending the training, 12 males and 5 females. All had dropped out of school either “because they needed to work to help their families” or “because the public schools in the area are in very bad conditions and we get beaten all the time.”⁶ The interviews with students as well as the NGO trainees were all conducted in Arabic, the workshop were also conducted in Arabic, with English used only for technical words. Students were also obliged to attend English as a second language class as part of the microcredit training “since English is the global language and any entrepreneur needs to learn it and be able to communicate in it,” as the head of Save the Children explained to me in a personal interview⁷. In this paper, I focus on what is going on in the classroom itself, while in other papers, I analyze the programs as a whole (Sukarieh, 2012; Sukarieh, 2014), and the dialectic of culture and development in these programs (Sukarieh, 2015).

Student Resistance to the Tenets of Microcredit Training

One of the core courses offered as part of the Najah program is called “Success Stories.” The Success Stories curriculum exposes students to stories of business and economic elites in Jordan to inspire youth. “We are in the process of developing success stories of these leaders to inspire youth and tell them if they could do it, you can too, you just need to persevere, take risks, be open to change, and learn how to work in the global economy,” says Soraya Salti, one of the developers of the Success Stories program. “We want to provide them with role models from their own society to tell them that it happens here in your city, it is not restricted to the American dreams.”⁸ The success stories, of course, do not talk about the social background and cultural capital of these elites, who are instead presented as being self-made.

In addition to providing success stories to youth in writing, the program invites “entrepreneurs” to come to the classes in order to tell their stories individually and have a discussion, or sometimes arrange encounters with these entrepreneurs in hotels or in

⁵ Fieldnotes, Amman November, 1, 2007.

⁶ Quotes from students participating in the workshop that I collected when I was doing the research in 2006.

⁷ Personal Interview with the head of the center, Amman July 13, 2008.

⁸ Personal interview, Amman, July, 20, 2007.

their own places of business. These encounters, however, sometimes had the opposite effect to that intended by program developers. For example, Injaz invited Nour Kabariti, the daughter of a Jordanian prime minister and member of a prominent upper class Jordanian family. Kabariti recounted her success story of building a chocolate factory in Jordan in the 1990s in a fairytale way:

After I graduated from school, I wanted to come back and work for my country, and I was and still am against work in the public sector, I found it very limiting and non creative. I remembered as a child I always wished there was a Jordanian chocolate factory. I studied the market, discussed it with my friends and family and everybody encouraged me. I then looked for the place, and travelled to buy cheap cocoa and started the project in 1995. Now we employ 50 workers and the Jordanian chocolate is marketed not only in Jordan but also throughout the Middle East and we are thinking of expanding now. And here we see the dream of a child to have Jordanian chocolate was turned into a chocolate factory that employs many workers and helps so many families. Who would want to work in the public sector or even in the private sector when you can be your own boss.

Money was not mentioned a single time in Kabariti's account. During the discussion after the talk, one of the students asked about the start up capital for the factory. Kabariti responded that she had 100,000 Jordanian Dinars in her own savings to begin with (worth about a half million US dollars in the 1990s). This question was followed with another about the source of the money; and the answer was that she received help from family and friends. An immediate response from one of the students was: "If I sell not only my family and my friends, and all my neighborhood on my project, I won't be able to collect a fraction of the amount you gathered in the nineties now." The trainer tried to contain the situation by referring to funds one can get from banks: "Yes, but you need a sponsor to get funds and or you need to take up a loan against your property." "What if we do not have property and no one can sponsor us because we are broke?" responded the student. Similar discussions arose with almost every encounter with entrepreneurs arranged by the program. In a country like Jordan, where from the "family name you can spot the social class of the entrepreneurs, it is hard to sell the lie of self made, hard working entrepreneurs who made it without any support, and only because they are smart and good looking and creative and do not want to work in the public sector," as one student reflected.

Throughout the entire three months that the Najah program ran, trainers were faced over and over again with collective student resistance to the core tenets of their curriculum. This resistance often broke out into open disputes over claims made by trainers in class, leading to repeated collective student walk-outs and to silent refusals to participate and engage. Most of the time, it was the male students who resisted, and those who come from families with socialist political beliefs. While this resistance was based on a number of interconnecting factors, such as cultural identities, family, religious identity as well as gender, it was also clearly based on strong class awareness and class consciousness among the students. As (Hanieh 2014) argues, the introduction of neoliberal measures, one of the causes of the Arab Spring, has led to the disenchantment of the middle classes and poor alike with growing inequality and lack of social mobility. This class based resistance, moreover, encompasses awareness of class that is not only based on an awareness of occupying different material positions, but

also an attachment to different types of tastes and different sets of values; in other words, it is the class analysis as presented by Bourdieu as a combination of socio-economic and cultural elements. In *Distinction*, Bourdieu (1984, p. 100) argues that classes cannot be defined only on the basis of a single criterion, such as occupation, but are constituted by other features as well, such as gender, race, age, ethnicity and the availability of social, cultural as well as symbolic capital: it is not the sum of these features that defines a class, but rather the “structure of relations between all the pertinent properties.”

Sometimes, as discussed earlier, resistance thus entailed student commitment to distinct, class-based sets of values: collectivism, rejection of individualism, and a sense of solidarity with family, neighbors and the poor. Contestation of the Najah program and resistance to the internalization of the neoliberal subject was also a product of students’ sense that the program was seeking to push them into acting like the elites in Jordan, who they saw as being “thieves,” “crooks” and “unethical,” and whose perceived cultural values and practices they strongly rejected. For example, students “thought the job interview was part of an attempt to have them act outside of their character in order to get the job,” Khaled el Saheb, one of the trainers of the Najah program told me:⁹

Part of the training involved preparing students to answer some of the common interview questions. When the interviewer asks the job applicant about his weaknesses, and the recommendation for this was that the applicant should not talk much about his real weaknesses and that he should indicate that he is working on getting them fixed, many students thought that this was an attempt to mislead the interviewer, to make them act as rich people do all the time, mislead and lie. They argued that they should be very direct about their weakness areas, and the fact that they may be doing nothing to fix those weaknesses.

“Rich people get jobs because they are liars, it does not mean I have to lie too,” explains one of the students: “I know they get their jobs because they have connections, they go to good schools, they come from rich families, they get the jobs because jobs are made for them, not because they know how not to talk about their weaknesses or they are better in doing interviews than us.” Another example involved the recommendation of not talking negatively about a previous job or employer, as some students felt that they should speak openly about previous employers and their problems. As for why this conflict arises, Khaled explained that the students thought that besides the fact that “it is not honorable that they lie, and lying is not part of their values, they felt that the rich employers would be upset if we talk about their likes, as if it is always our fault we left the job or we were kicked from it. It is always the responsibility of the poor not the harshness, meanness and oppression of the rich employers.”¹⁰ Program trainers saw student concerns about lying as directly linked to class-based cultures. As Khaled explains, “it is maybe a stereotype, but usually the poorer Jordanian, maybe it is anywhere else, hold onto certain values of honesty and truthfulness that the rich have given up as modern.” For the social scientist, Moustafa Hamarneh, “it is normal that there is a faultline that divides the rich and poor of Amman based on values. The westernized elites of the city pride in giving up all values they deem traditional as part of their identity as modern, while the poor side hold more to the traditional values and

⁹ Personal interview, Amman, July, 23, 2007.

¹⁰ Personal Interview Amman, July, 2, 2007.

it becomes their claim to distinction and them being more Jordanian than the richer. It does not mean that the rich people do not hold to traditional values, but at least they try to hide that so that they appear modern.”¹¹ This observation is congruent with other studies in Arab societies as well as elsewhere on the critical positions women and the poor hold in preserving tradition and values (e.g., Sayigh, 2002).

In addition to their attachment to different cultural values, preferences and ideologies, student resistance was further motivated by a clear awareness of the extreme social and economic inequality in Jordan and their different positions within the highly stratified Jordanian society – as articulated in the discussion with Nour Kabariti and her chocolate factory above. Despite the program’s emphasis on individual agency and responsibility, students were keenly aware of the structural limitations placed on their own individual actions. “We have been targeted by programs that will teach us employability skills with a total absence of jobs in the market,” says Hussein, a 19 year old who graduated from high school, and has been “moving from one program on microcredit to another, one focusing on writing CVs, and another on how to do interviews,” without being able to secure any job. Hussein reiterated, “why should I advise others to join these programs that focus on skills and life long learning with a total absence of jobs in the market. Why should I believe what these programs say? If I am a responsible volunteer, entrepreneur, young person and I have no money to put my ideas into projects, or I do not have the connections to find a job, why should I believe in the teaching of the programs?” Students’ own individual and collective experiences led them to strongly question claims made by program trainers that “the market is open for everybody and you just need to work hard to make it.”

Class consciousness was also reflected in the interviews with students concerning the differential ways they are treated by others, due to their socio-economic status. As Bourdieu (1987) argues, class is not just about having different values as a class from other classes, it is reflected in the way you are treated as a class differently by other groups in society. Students, in the Najah program were very aware of the ways in which they were being treated and judged in different ways from elites in Jordan – both by the program itself and in Jordanian society more generally. When students were taught about the steps to start up a new business enterprise, they were told to dream small: “You start small and then you grow.” The teachers gave them options that will require almost no start up capital. On the table of small dreams were projects such as “making pickles and distributing them to hotels around Amman, cleaning and cutting vegetables and selling them, setting up a tea and coffee booth on the streets as well as making and selling falafel sandwiches.” During these sessions, the students complained that “they want us to stay poor:”

Why do I need a course on microenterprise to start making pickles or falafel sandwiches? If this is the case, then all the people in my neighborhood are entrepreneurs. So then why do they say that Arab culture is not entrepreneurial? We have been starting these things forever.

Moreover, the exposure of these students to “self-made” entrepreneurs stories made them doubt the training on the characteristics of an “ultimate entrepreneur,” and ask questions about why poor and rich behaviors are analyzed differently. “How come they

¹¹ Personal Interview Amman, July, 25, 2008

can depend on their parents and ask for help, and we are told to be individualistic?," asks Ayman: "If one of us get a job as a janitor in a school through his connections, we are accused of nepotism and the government fights us, but if a rich person get a huge project through his connections, it is called inside information or social networking." "We are also told to use our connections, but my connections can get me to be a janitor, theirs can make them ministers, how is that called self made then?," Ayman continued. The encounters made the students realize the gap between the parts of Amman where they live and the parts where this class of entrepreneurs live. "It must be nice to be an entrepreneur," says Ali. "You only need five hundred years after you start your pickle stand and you can move and live with the other entrepreneurs of the city," mocked his friend, Haytham.

Finally, student resistance was not just limited to their awareness of inequalities and differences within national borders, but extended globally as well; for much of the student resistance to the program was based not just on the explicit claims and values being promoted by the program but on the fact that the program was being promoted and funded by the United States. Students questioned the Najah program since it was run and funded mostly by USAID, and the US is widely seen as an imperial and occupying force – especially at the time of the ethnography, in the summer of 2006, during the war on Lebanon as well as the ongoing war on Iraq. "Why would we believe the Americans have our interests in their heart while they are waging war in Iraq and helping Israel?," Hussein asked. "America is an Empire, all what Americans care for and want is to steal the oil and they want to control us, nothing that comes from them is good for us. Since their involvement in the region, tell me one good thing they did and it was for our own benefit," Haytham added. Lama, another student in the group, argued that:

They, the Americans, conspired against Jamal Abdel Nasser who loved the poor, they are always siding with the Israelis against us and they waged wars two times on Iraq because Iraq was a strong state and Israel does not like strong states in the region, and because Iraq used to give oil to Jordanians and it was helping the poor. They keep dictators in Saudi Arabia and Kuwait because they steal their oil and make them oppress us all. Do you want to tell me they invaded Iraq, because they love the Kuwaitis?

Abdel Rahman, a 23, year old from the Palestinian camp of Wahdat, interrupted Haytham and continued his conversation:

Iraq used to give Jordan oil for free, now we have to pay for heating, for car oil, for everything. We do not hate Americans, no, we hate America as Empire siding with dictators and against us the people and stealing our resources. We hate imperialism, we do not hate all Americans, we hate the American government and our governments who are traitors too.

Haytham claims that the "world is divided into poor and rich countries not because they work hard and we do not, but because imperialism steals the money of the poor countries and their resources like the US stealing the oil of the Arabs. So how do they steal our money and now they want to teach me how to make money through microcredit, there is something not logical." Haytham's remarks are explained by

Mohammad Masri, a political scientist who analyses polls in the Jordanian Center for Policy Studies at the Jordanian University:

If one looks at class in the polling of perception of US policy, it is obvious that the more you go up the ladder of the social classes, perception of the US becomes more favourable. This is due in part for the interconnection of interests, western education, as well as closeness to the royal court. But also the poor's perception of the US is related to their religious affiliation. The intersectionality of class and religion plays a major role in the poor perception of US policies amongst the lower classes in Jordan as elsewhere."¹²

Dr Masri's points take on added resonance when one considers that programs such as Najah were explicitly intended to teach tolerance and acceptance of others, and to change the perception of the poor towards the US. The Queen, along with many Jordanian businessmen, embarked on educational programs tailored to the youth living in poverty pockets to change their perception of the US as well as of the rich Jordanian as part of the war on terror (Sukarieh, 2008, 2012).

Success Amidst Failure: The Prevalence of Material Over Cultural Considerations

Given the extended critique and resistance of students to the Najah program, it might seem as if the program, and its goal of creating neoliberal subjects among the poor of Jordan, was an outright failure. Such an interpretation would be inaccurate. For despite their resistance, students kept on coming back to the program and stuck with it for the full three months; and new cohorts of students from the same neighborhood kept on enrolling in the program in its later iterations. The overwhelming reason for this was the harsh and blunt effect of basic material constraints and incentives. Most of the male students had been in and out of different temporary jobs before joining the program. They left their work because it was "underpaid, and it only covered the costs of buses in and to different areas of rich Amman" or because the projects they worked on were over and they could not find new ones, so they joined the program in between. Some of the female students joined in because of "lack of jobs in the area" and they are "constrained in mobility for jobs" and "they can't work in any job, it has to be respectful."¹³

The youth who participate in the Najah program admit that what is keeping them in the workshops is the "money they will get to start a project, or not to start a project, is better than nothingness." One student, Thaer, explains that "I had been out of a job for more than six months, so anyway, I was not doing anything, 300 dinars after two months are not bad, well of course they pay for our transportation too, and we get to visit different parts of Amman, and meet people, eat good food sometimes, so why not." He adds, "but now if I find a job, I'd leave the training and the 300 JDs. After all, 300 JDs in three months, this is not work anyway, it is fake employment, kind of giving candies to kids to go to school." Female students stay in the program for different reasons. Alia says it is a way for her to leave home, otherwise she would be doing nothing. Many of them mentioned that they think of it as learning English for free, and English is good for

¹² Personal Interview Amman, July, 12, 2009.

¹³ Fieldnotes Amman, November, 2007

any job they might get. While still for others, they dream that meeting “important people in the city might lead for a real job for them.”

Uncertainty about the availability of any real alternative options, rather than conviction about the value of the Najah program, combined with material incentives to keep students coming back to the program. Some hoped, despite their many doubts, that they would become entrepreneurs and the lies might be true. They hoped, against the odds, that through having visits to West Amman and meeting with entrepreneurs, “the businessmen and the thieves, and all those who control the country and control money,” as Rabie says, they will be able to find jobs and “will be an entrepreneur by identity, but cheap labor by profession,” as Ahmad joked. Others can’t really tell what is wrong in these programs except having some doubts about the intentions of the rich people and their sudden interest in helping them, especially the fact that the money comes from the USA, a country they saw as an enemy state. As Salma, a 24 year old student, said during a discussion of the evils of US imperialism: “Oh, imperialism imperialism, old ideas. Let’s work, if it works, fine. If not we try other things, I do not care who teaches me, I just want to work hard and get a job,” The girls, in particular, were more passive than the boys in the program and cared less about thinking through the project. “They won’t change me, I just want to find a job and I will never be like them or buy American ideas, I just want to find a job,” says Rola, a 19 years old high school drop out.

Conclusion

Many of the concerns of the students over the microcredit programs were also shared with their trainers. Coming themselves from a low middle class background, and being graduate of different fields of studies they could not find work in after the privatization in Jordan, their most available jobs were in the NonGovernmental organizations. They themselves are subject to training for few months by either the “Elites of Jordan who are in administrative positions in these NGOs and who graduated from American Universities, or by Americans who come and give training in Jordan, or sometimes in other Arab countries mostly Tunisia or Egypt” as Nada, the trainer of the group of the study claimed. Nada, who was a 28 year old Palestinian, herself was in disbelief that Save the Children USA would have the interests of the poor youth in their heart” “I feel these concepts are nice, but I do not know, I keep thinking something is wrong with these programs, but I can’t tell what, they are good concepts I mean, but I have my doubts, something is not right, what do you think?”

The racist attitude of the head of Save the Children USA in Jordan made the trainer even more suspicious. “He never listens to what we have to say, he thinks he knows what is best for the youth here more than we do, he looks at us as if we do not understand anything, and he knows everything,” says the trainer, “he looks down on us just because he is American and we are Jordanians.” She continues:

You know, if I find another job now I will quit, but then where shall I work, I will move from one NGO to the next. And if not an American NGO, it will be a British or a German one, they all work under the command of the US NGOs and coordinate. It will be moving to a different level of shit.... The only thing that keeps me in these

programs, well besides it is a job for me, is the thought that maybe these young people will benefit a bit from the training, well even if they don't become businessmen at least they are learning English.

Whether the trainers' analysis of the coordination of different NGOs is accurate, or whether there is no difference between the Jordanian State and the American state, as the students believe, is not the point here. What is important is that the particular moments in which the implementation of these programs occurred created a mode of resistance to the subjectifications of these youth through an analysis of what they believe is American imperialism.

This study focused on one site of microcredit teaching in Jordan, More studies are needed to grapple with class analysis as part of the slippages, openings, and contradictions that are crucial to any effort to understand the possibilities for more far-reaching social change, especially after the wave of uprisings in the Arab cities and the ongoing economic crisis of neoliberalism. The inclusion of marginalized youth in the programs of entrepreneurship and their continuous exclusion from economic life acted against the internalization of the responsabilization rhetoric of neoliberalism. This economic exclusion, and the injustices created by the adoption of market economy in Jordan, has put class analysis in the forefront of resistance to the internalization of the neoliberal subject.

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